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B6A (Official Form 6A) (12/07)

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1051 Jeb Stuart Place, Forest, VA 24551 CTA Value: \$197,700.00 Tax Map ID# 153E 1 88 Bedford County Secured by loan in Wife's name only	Joint Tenancy	J	\$197,700.00	\$185,249.00
114 Greentree Drive, Forest, VA 24551 CTA Value: \$139,000.00 Tax Map ID# 136B 2 3 22 Bedford County	Fee Simple	H	\$139,000.00	\$248,548.00

Total: \$336,700.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Robert Wayne Brooks

Case I	No.	09-61	690
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	Н	\$45.00
		Protenal Employment Claim Value unknown	н	\$1.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan,		American National Bank (Checking) Note: Joint with Wife. Debtor's 1/2 interest in \$800.00 = \$400.00	J	\$400.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		Kemba Federal Credit Union (Checking) Note: Joint with Wife. Debtor's 1/2 interest in \$3,764.00 = \$1,882.00	J	\$1,882.00
		Kemba Federal Credit Untion (Savings) = \$2200; Debtor's 1/2 interest = \$1100 Note: Joint with Wife.	J	\$1,100.00
		Select Bank ( Checking)	J	\$20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		1 Washer, 1 Dryer, 2 Beds Note: Joint with Wife. Debtor's 1/2 interest in \$,500.00 = \$250.00	J	\$250.00
		1 Rocking Chair	J	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Men's Clothing	н	\$500.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Robert Wayne Brooks

Case No.	09-61690

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		2 Wedding Rings Note: Joint with Wife. Debtor's 1/2 interest in \$1,700.00 = \$850.00	J	\$850.00
		2 Watches Note: Joint with Wife. Debtor's 1/2 interest in \$200.00 = \$100.00	J	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.		1 Push Mower	J	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Liberty Mutual Life Insurance	н	\$3,661.00
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) ERISA American National	Н	\$11,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 2		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Potential Fund due to Debtor, unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds and/or inheritance.	н	\$1.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential employment discrimination claim, value, if any, unknown	Н	\$1.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Potential interest in LEASED 2007 Jeep Grand Cherokee	Н	\$1.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
			—	

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B6B (Official Form 6B) (12/07) -- Cont.

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

		Continuation Sheet No. 4		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		4 continuation sheets attached	al >	\$19,962.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re Robert Wayne Brooks

Case No.	09-61690
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1051 Jeb Stuart Place, Forest, VA 24551 CTA Value: \$197,700.00 Tax Map ID# 153E 1 88 Bedford County Secured by loan in Wife's name only	Va. Code Ann. § 34-4	\$1.00	\$197,700.00
Cash	Va. Code Ann. § 34-4	\$45.00	\$45.00
Protenal Employment Claim Value unknown	Va. Code Ann. § 34-4	\$1.00	\$1.00
American National Bank (Checking)	Va. Code Ann. § 34-4	\$400.00	\$400.00
Note: Joint with Wife. Debtor's 1/2 interest in \$800.00 = \$400.00			
Kemba Federal Credit Union (Checking)	Va. Code Ann. § 34-4	\$2,600.00	\$1,882.00
Note: Joint with Wife. Debtor's 1/2 interest in \$3,764.00 = \$1,882.00			
Kemba Federal Credit Untion (Savings) = \$2200; Debtor's 1/2 interest = \$1100	Va. Code Ann. § 34-4	\$1,100.00	\$1,100.00
Note: Joint with Wife.			
Select Bank ( Checking)	Va. Code Ann. § 34-4	\$20.00	\$20.00
1 Washer, 1 Dryer, 2 Beds	Va. Code Ann. § 34-4	\$250.00	\$250.00
		\$4,417.00	\$201,398.00

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B6C (Official Form 6C) (12/07) -- Cont.

In re Robert Wayne Brooks

Case No.	09-61690
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

	Continuation Sheet No. 1		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Note: Joint with Wife. Debtor's 1/2 interest in \$,500.00 = \$250.00			
1 Rocking Chair	Va. Code Ann. § 34-4	\$100.00	\$100.00
Men's Clothing	Va. Code Ann. § 34-26(4)	\$500.00	\$500.00
2 Wedding Rings	Va. Code Ann. § 34-26(1a)	\$850.00	\$850.00
Note: Joint with Wife. Debtor's 1/2 interest in \$1,700.00 = \$850.00			
2 Watches	Va. Code Ann. § 34-4	\$100.00	\$100.00
Note: Joint with Wife. Debtor's 1/2 interest in \$200.00 = \$100.00			
1 Push Mower	Va. Code Ann. § 34-4	\$50.00	\$50.00
Liberty Mutual Life Insurance	Va. Code Ann. § 34-4	\$3,661.00	\$3,661.00
401(k) ERISA American National	Va. Code Ann. § 34-4 Va. Code Ann. § 34-34 11 U.S.C. § 522(b)(3)(C)	\$110,000.00 \$1.00 \$1.00	\$11,000.00
Potential Fund due to Debtor, unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds and/or inheritance.	Va. Code Ann. § 34-4	\$1.00	\$1.00
Potential employment discrimination claim, value, if any, unknown	Va. Code Ann. § 34-4	\$0.00	\$1.00
Potential interest in LEASED 2007 Jeep Grand Cherokee	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	\$1.00 \$1.00	\$1.00
		\$119,683.00	\$217,662.00

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B6D (Official Form 6D) (12/07) In re Robert Wayne Brooks

Case No.	09-61690	
		(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MALING ADDRESS INCLURING ADDRESS INCLURED, NATURE OF LIEN, AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #: xxxxxxxx0040  American National Bank 628 Main Street Danville, VA 24543  Representing: American National Bank 628 Main Street Danville, VA 24543  ACCT #: xxxxxxx8887  Cit Mortgage Inc American Nation Bank 63179  ACCT #: xxxxxx0887  Cit Mortgage Inc Subtotal (Total of this Page) > Total (Use only on last page) > Total (U	Check this box if debtor has no creditors holding secured claims to report on this schedule b.												
ACCT #: xxxxxx0040 American National Bank 628 Main Street Danville, VA 24543  Representing: American National Bank  Representing: American National Bank  ACCT #: xxxxxx0887  Citi Mortgage Inc Attention: Bankruptcy Department PO Box 79022, MS322 St. Louis, MO 63179  Representing: Citi Mortgage Inc Accide Representing: Citi Mortgage Inc Subtotal (Total of this Page) > \$248,548.00  Subtotal (Total of this Page) > \$248,548.00  Substate.  Subtotal (Total of this Page) > \$248,548.00  Single Library Representing - \$248,548.00  Single Library Representing - \$248,548.00  Substate (Total of this Page) > \$248,548.00  Single Library Representing - \$248,548.00  Single Library Repr	MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF	PORTION, IF				
American National Bank 628 Main Street Danville, VA 24543  Representing: American National Bank  American National Bank & Trust Co. PO Box 191 628 Main Street Danville, VA 24543-0191  ACCT #: xxxxxx0887  Citi Mortgage Inc Attention: Bankruptcy Department PO Box 79022, MS322 St. Louis, MO 63179  Accident St. Company S	ACCT#: xxxxxxxx0040			NATURE OF LIEN:									
Representing: American National Bank  American National Bank & Trust Co. PO Box 191 628 Main Street Danville, VA 24543-0191  DATE INCURRED: 11/2002 NATURE OF LIEN: 1st Deed of Trust COLLATERAL: 114 GreenTree Drive, Forest, VA 24551 REMARKS:  VALUE: \$139,000.00  Representing: Citi Mortgage Inc Citi Mortgage Inc Attention: Bankruptcy Department PO Box 79022, MS322 St. Louis, MO 63179  Citi Mortgage Reg. Agent Dickson A Kalu 6936 Little River TPK 2nd Flr Annandale, VA 22003  Notice Only Notice Only Notice Only	628 Main Street		COLLATERAL: 114 GreenTree Drive, Forest, VA 24551		COLLATERAL: 114 GreenTree Drive, Forest, VA 24551		COLLATERAL: 114 GreenTree Drive, Forest, VA 24551					\$143,569.00	\$109,548.00
American National Bank  PO Box 191 628 Main Street Danville, VA 24543-0191  DATE INCURRED: 11/2002 NATURE OF LIEN: 1st Deed of Trust COLLATERAL: 114 Green Tree Drive, Forest, VA 24551 H REMARKS:  VALUE: \$139,000.00  Representing: Citi Mortgage Inc Citi Mortgage Inc Citi Mortgage Inc Subtotal (Total of this Page) > \$248,548.00 \$109,548.00				VALUE: \$139,000.00									
ACCT #: xxxxx0887  Citi Mortgage Inc Attention: Bankruptcy Department PO Box 79022, MS322 St. Louis, MO 63179  Citi Mortgage Inc  Attention: Bankruptcy Department PO Box 79022, MS322 St. Louis, MO 63179  Citi Mortgage Representing: Citi Mortgage Inc  Citi Mortgage Reg. Agent Dickson A Kalu 6936 Little River TPK 2nd Flr Annandale, VA 22003  Subtotal (Total of this Page) > \$248,548.00 \$109,548.00				PO Box 191 628 Main Street				Notice Only	Notice Only				
Representing: Citi Mortgage Reg. Agent Dickson A Kalu 6936 Little River TPK 2nd Flr Annandale, VA 22003  Subtotal (Total of this Page) > \$248,548.00 \$109,548.00	Citi Mortgage Inc Attention: Bankruptcy Department PO Box 79022, MS322		н	NATURE OF LIEN:  1st Deed of Trust COLLATERAL:  114 GreenTree Drive, Forest, VA 24551			\$104,979.00						
Citi Mortgage Inc  Reg. Agent Dickson A Kalu 6936 Little River TPK 2nd Flr Annandale, VA 22003  Subtotal (Total of this Page) > \$248,548.00 \$109,548.00				VALUE: \$139,000.00									
				Reg. Agent Dickson A Kalu 6936 Little River TPK 2nd FIr				Notice Only	Notice Only				
Total (Use only on last page) >	Subtotal (Total of this Page) > \$248,548.00 \$109,548.00												
(Departules on Manufachla				Total (Use only on last	oag	e) >	. [						

\_\_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-61690 Doc 14 Filed 06/25/09 Entered 06/25/09 12:23:25 Desc Main Document Page 10 of 44

B6D (Official Form 6D) (12/07) - Cont. In re Robert Wayne Brooks

Case No.	09-61690	
		(if known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Representing: Citi Mortgage Inc			Citi Mortgage P.O. Box 183040 Columbus, OH 43218				Notice Only	Notice Only
ACCT#: <b>504662161206</b>			DATE INCURRED: 02/2008 NATURE OF LIEN:					
Gemb/finks Jewelers Po Box 981438 El Paso, TX 79998		н	Security Agreement COLLATERAL: 2 Wedding Rings REMARKS:				\$1,688.00	\$838.00
			VALUE: \$850.00					
		sheet	s attached Subtotal (Total of this I	_		-	\$1,688.00	\$838.00
to Schedule of Creditors Holding Secured Claim	S		Total (Use only on last	pag	e) >	• [	\$250,236.00 (Report also on	\$110,386.00 (If applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-61690 Doc 14 Filed 06/25/09 Entered 06/25/09 12:23:25 Desc Main Document Page 11 of 44

B6E (Official Form 6E) (12/07)

In re Robert Wayne Brooks

Case No.	09-61690
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.
	1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Robert Wayne Brooks

Case No.	09-61690	
		(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	s an	d Certain Other Debts Owed to Go	ver	nm	en	tal Units		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: 9208			DATE INCURRED:	t					
Internal Revenue Service*** P O Box 21126 Philadelphia, PA 19114-0000		н	CONSIDERATION: Courtesy Notice REMARKS:			x	\$0.00	\$0.00	\$0.00
Representing: Internal Revenue Service***			Internal Revenue Service Insolvency Unit 400 North 8th St., Box 76 Richmond, VA 23219-0000				Notice Only	Notice Only	Notice Only
Representing: Internal Revenue Service***			Julia C. Dudley, Acting U.S. Attorney Western District of Virginia PO Box 1709 Roanoke, VA 24008-1709				Notice Only	Notice Only	Notice Only
ACCT #: 9208  Va Department Of Taxation* Bankruptcy Unit P O Box 2156 Richmond, VA 23218-0000		н	DATE INCURRED: CONSIDERATION: Courtesy Notice REMARKS:			x	\$0.00	\$0.00	\$0.00
Sheet no1 of1 corattached to Schedule of Creditors Holding			sheets Subtotals (Totals of this				\$0.00	\$0.00	\$0.00
(Us	e onl	y on	last page of the completed Schedule n the Summary of Schedules.)		tal	>	\$0.00		
Totals > \$0.00 S  (Use only on last page of the completed Schedule E.  If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									\$0.00

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B6F (Official Form 6F) (12/07) In re Robert Wayne Brooks

Case No.	09-61690

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx9222  Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410		н	DATE INCURRED: CONSIDERATION: 12/2006 Open Account REMARKS:				\$29,215.00
Representing: Bank Of America			Bank of America P.O. Box 15027 Wilmington, DE 19850				Notice Only
ACCT #: xxxx-xxxx-c540  Bank Of America Attn: Bankruptcy NC4-105-02-77 PO Box 26012 Greensboro, NC 27410		Н	DATE INCURRED: 08/1992 CONSIDERATION: Open Account REMARKS:				\$16,050.00
Representing: Bank Of America			Bank of America P.O. Box 15027 Wilmington, DE 19850				Notice Only
ACCT #: xxxx-xxxx-4163 BB & T Po Box 698 Wilson, NC 27894		н	DATE INCURRED: 06/1999 CONSIDERATION: Open Account REMARKS:				\$13,797.00
ACCT #: xxxxxxxxxxxx3975 Bill Me Later P.O. Box 105658 Atlanta, GA 30348		н	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$250.00
continuation sheets attached		(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ule l n th	l > F.) ne	\$59,312.00

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B6F (Official Form 6F) (12/07) - Cont. In re Robert Wayne Brooks

Case No. **09-61690** 

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	חוקטות	AMOUNT OF CLAIM
ACCT#: x1176 Brady & Crist Dentists Inc. 8116 Timberlake Road Lynchburg, VA 24502-0000		н	DATE INCURRED: CONSIDERATION: Medical REMARKS:					\$338.00
ACCT#: xx4186 CH Cardiovascular Services LLC 2410 Atherholt Road Lynchburg, VA 24501		н	DATE INCURRED: CONSIDERATION: Medical REMARKS:					Notice Only
ACCT #: Chrysler Financial c/o Edward R Parker 5511 Staples Mill Road Richmond, VA 23228		н	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #: Chrysler Financial P.O. Box 9223 Farmington Hills, MI 48332		н	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #: 9208  David B. Brice, PC P.O. Box 1358 725 Church Street, 9th Floor Lynchburg, VA 24505		н	DATE INCURRED: 2006 CONSIDERATION: Open Account REMARKS:					\$7,517.00
ACCT #: xxxxxxxxxxxx7118  Exxmblciti Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		н	DATE INCURRED: 05/1999 CONSIDERATION: Open Account REMARKS:					\$1,568.00
Sheet no. <u>1</u> of <u>4</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ıs	hed to  (Use only on last page of the completed out also on Summary of Schedules and, if applied Statistical Summary of Certain Liabilities and R	Schee	To du or	otal le l	l > F.) ne	\$9,423.00

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B6F (Official Form 6F) (12/07) - Cont. In re Robert Wayne Brooks

Case No. **09-61690** 

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FINE	LINITOLINATED	טוערועטוסטורים ייי	DISPUIED	AMOUNT OF CLAIM
Representing: Exxmblciti			Exxon P.O. Box 688940 Des Moines, IA 50368					Notice Only
ACCT#: xxxx-xxxx-9562 First Citizens Bank Po Box 27131 Raleigh, NC 27611		н	DATE INCURRED: 05/1999 CONSIDERATION: Credit Card REMARKS:					\$2,758.00
Representing: First Citizens Bank			First Citizens Bank P.O. Box 1580 Roanoke, VA 24007					Notice Only
ACCT#: xxxxxx6088  Gemb/belk Po Box 981490 El Paso, TX 79998		н	DATE INCURRED: 12/2004 CONSIDERATION: Open Account REMARKS:					\$762.00
ACCT#: xxxxxxxx0501  Gemb/jcp Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		н	DATE INCURRED: 09/2008 CONSIDERATION: Open Account REMARKS:					\$554.00
Representing: Gemb/jcp			JC Penneys P.O. Box 981131 El Paso, TX 79998					Notice Only
Sheet no. 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to  (Use only on last page of the completed Soort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Γota lule on t	al : F.	)	\$4,074.00

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B6F (Official Form 6F) (12/07) - Cont. In re Robert Wayne Brooks

Case No. **09-61690** 

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNESNITNOS	I INI IOI IIDATED	ONCINCIONALED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxx-xxxx-xxxx-0190  Gemb/sams Club Dc Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		н	DATE INCURRED: CONSIDERATION: Open Account REMARKS: 11/2005					\$2,973.00
Representing: Gemb/sams Club Dc			Sams Club/Discover P.O. Box 981064 El Paso, TX 79998					Notice Only
ACCT #: xxxxxxxx0952  Kohls Attn: Recovery PO Box 3120 Milwaukee, WI 53201	_	н	DATE INCURRED: 10/2006 CONSIDERATION: Open Account REMARKS:					\$1,568.00
Representing: Kohls			Kohls P.O. Box 2983 Milwaukee, WI 53201					Notice Only
ACCT#: xxxxxxxxxxxx4747  Lowes / MBGA Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076		н	DATE INCURRED: 06/1994 CONSIDERATION: Open Account REMARKS:					\$4,540.00
Representing: Lowes / MBGA			Lowes P.O. Box 981401 El Paso, TX 79998					Notice Only
Sheet no. 3 of 4 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (	Claim	ıs	hed to  (Use only on last page of the completed port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able, c	Γota ule on t	al F	.)	\$9,081.00

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B6F (Official Form 6F) (12/07) - Cont. In re Robert Wayne Brooks

Case No. **09-61690** 

(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEUNITNOC	UNIOUDATED	01110010	MOUNT OF CLAIM
ACCT#: xxxxxxxxx0820  Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040		н	DATE INCURRED: CONSIDERATION: Open Account REMARKS:				\$93.00
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxx0820 Sallie Mae Attn: Claims Dept PO Box 9500 Wilkes Barre, PA 18773		н	DATE INCURRED: CONSIDERATION: Student Loan REMARKS: Son Loan				\$4,808.00
ACCT#: 9208 Select Bank P.O. Box 4620 Lynchburg, VA 24502		н	DATE INCURRED: 8/2008 CONSIDERATION: Open Account REMARKS:				\$10,100.00
ACCT#:  Wells Fargo Home Mortgage Inc. C/O Reg Agent Samuel I. White, P.C. 209 Business Park Drive Virginia Beach, VA 23462-0000		н	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no <b>4</b> of <b>4</b> continuation she Schedule of Creditors Holding Unsecured Nonpriority C			hed to (Use only on last page of the completed S		ota	al>	\$15,001.00 \$96,891.00

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B6G (Official Form 6G) (12/07)

In re Robert Wayne Brooks

Case No. <u>09-61690</u> (if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Chrysler Credit PO Box 8065 Royal Oak, MI 48068	2007 Jeep Grand Cherokee Contract to be ASSUMED

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B6H (Official Form 6H) (12/07)

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors

Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	Debtor and Spou	ise	
Married	Relationship(s): Age(s):	Relationship(s	):	Age(s):
warried				
Employment:	Debtor	Spouse (# of	additional employ	rers: 1)
Occupation	Vice President	Deli Superviso	or	
Name of Employer	American National Bank	Kroger		
How Long Employed	6 Years	35 Years		
Address of Employer	628 Main Street	2700 East 4th	Street	
	Danville, VA 24543	Hutchinson, K	S 67501	
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid monthly)		\$7,152.17	\$2,859.74
2. Estimate monthly over	ertime		\$0.00	\$0.00
<ol><li>SUBTOTAL</li></ol>			\$7,152.17	\$2,859.74
4. LESS PAYROLL DE	DUCTIONS		<b>4</b> 1,102111	<del>+-,</del>
<ul> <li>a. Payroll taxes (include)</li> </ul>	udes social security tax if b. is zero)		\$1,573.43	\$537.77
<ul> <li>b. Social Security Ta</li> </ul>	X		\$0.00	\$0.00
c. Medicare			\$0.00	\$0.00
d. Insurance			\$321.62	\$43.33
e. Union dues			\$0.00	\$0.00
	401(k) Contribution		\$277.96	\$0.00
	United Way		\$43.33	\$0.00
\ I 3/ _	Flex Medical		\$49.99	\$0.00
<ul><li>i. Other (Specify) _</li><li>j. Other (Specify)</li></ul>			\$0.00 \$0.00	\$0.00 \$0.00
k. Other (Specify)			\$0.00 \$0.00	\$0.00 \$0.00
· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTIONS		\$2,266.33	\$581.10
	ILY TAKE HOME PAY	-	\$4,885.84	\$2,278.64
				<u> </u>
	n operation of business or profession or farm (Attach deta	ailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
9. Interest and dividend		to= 0 1100 0=	\$0.00	\$0.00
that of dependents li	ce or support payments payable to the debtor for the deb	tor's use or	\$0.00	\$0.00
	vernment assistance (Specify):			
11. Social security of go	veriment assistance (Specify).		\$0.00	\$0.00
12. Pension or retiremen	nt income		\$0.00	\$0.00
13. Other monthly incom	e (Specify):		******	<b>*</b>
•	/ Part-Time Job		\$0.00	\$88.00
b			\$0.00	\$0.00
C			\$0.00	\$0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13		\$0.00	\$88.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$4,885.84	\$2,366.64
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from lin	ne 15)	\$7,2	252.48

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Note: Debtor's Salary reduced by 20% due to filing Bankruptcy. New projected income shown above. No tax refund contribution due to income reduction.

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B6I (Official Form 6I) (12/07) In re Robert Wayne Brooks

Case No.	09-61690
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet No. 1

# **Additional Employment**

Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer		Mayes Engineering, Inc. P.O. Box 4468 21 Timber Oak Court Lynchburg, VA 24502
Employment	Debtor	Spouse
Occupation Name of Employer How Long Employed Address of Employer		

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B6J (Official Form 6J) (12/07)

IN RE: Robert Wayne Brooks

Case No. 09-61690

(if known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,238.18 a. Are real estate taxes included? **√** Yes ΠNo b. Is property insurance included? ✓ Yes □No \$250.00 2. Utilities: a. Electricity and heating fuel b. Water and sewer \$38.00 c. Telephone \$85.00 d. Other: Cell Phone(s) \$168.00 3. Home maintenance (repairs and upkeep) \$50.00 4. Food \$500.00 5. Clothing \$100.00 6. Laundry and dry cleaning \$55.00 7. Medical and dental expenses \$150.00 8. Transportation (not including car payments) \$450.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$63.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life \$47.00 c. Health d. Auto \$56.00 e. Other: 12. Taxes (not deducted from wages or included in home mortgage payments) \$42.00 Specify: Personal Property Taxes 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Jeep Cherokee Payment \$414.84 b. Other: Wife's Debt \$600.00 c. Other: Wife's personal expenses \$200.00 d. Other: 14. Alimony, maintenance, and support paid to others: \$1,000.00 Spousel Support 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses \$245.00 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$5,752.02 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Note: Vehicle is lease, lease will end March 2010 will need new vehicle at that time & continue payment. Wife may need replacement vehicle during term of plan. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$7,252.48 b. Average monthly expenses from Line 18 above \$5,752.02 c. Monthly net income (a. minus b.) \$1,500.46

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

IN RE: Robert Wayne Brooks CASE NO 09-61690

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Cable/Satellite		\$75.00
Prescriptions		\$70.00
Haircare & Grooming		\$60.00
Pet Care & Food		\$40.00
	Total >	\$245.00

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B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re Robert Wayne Brooks Case No. 09-61690

Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$336,700.00		
B - Personal Property	Yes	5	\$19,962.00		
C - Property Claimed as Exempt	Yes	2		I	
D - Creditors Holding Secured Claims	Yes	2		\$250,236.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$96,891.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$7,252.48
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,752.02
	TOTAL	23	\$356,662.00	\$347,127.00	

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Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re Robert Wayne Brooks Case No. 09-61690

Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$4,808.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$4,808.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$7,252.48
Average Expenses (from Schedule J, Line 18)	\$5,752.02
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$10,288.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$110,386.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$96,891.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$207,277.00

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B6 Declaration (Official Form 6 - Declaration) (12/07) In re Robert Wayne Brooks

Case No. <u>09-61690</u> (if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the be	25	
Date <b>05/05/2009</b>	Signature //s/ Robert Wayne Brooks  Robert Wayne Brooks	
Date	Signature	
	[If joint case, both spouses must sign.]	

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B7 (Official Form 7) (12/07)

# **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA** LYNCHBURG DIVISION

In re:	Robert Wayne Brooks	Case No.	09-61690
			(if known)

		STATEMI	ENT OF FINANCI	AL AFFAIRS		
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,					
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT	SOURCE				
	\$116,120.00 Income 2007- H					
	\$103,826.00	Income 2008- H				
	\$44,329.00	Income 2009- H				
	\$36,600.00	Income 2007- W				
	\$36,696.00	Income 2008- W				
	\$8,943.00	Income 2009- W				
None		from employment or	•			
Mone	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	3. Payments to credi	itors				
	Complete a. or b., as app	ropriate, and c.				
None	a Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other					
		_				
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately					
None	who are or were insiders.		chapter 12 or chapter 13 m	ust include payments by	case to or for the benefit of creditors either or both spouses whether or	
	NAME AND ADDRESS ( AND RELATIONSHIP TO Richard Brooks		DATE OF PAYMENT 2/2009	AMOUNT PAID \$2,000.00	AMOUNT STILL OWING \$0.00	

114 Green Tree Drive Forest, Va 24551

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B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690 (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

✓

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Cox Law Group, PLLC 900 Lakeside Drive Lynchburg, VA 24501-3602 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 05/05/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY See Exhibit A to Form 2016 Case 09-61690 Doc 14 Filed 06/25/09 Entered 06/25/09 12:23:25 Desc Main Document Page 29 of 44

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690

(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	٦	n	_

#### 10. Other transfers

1 a

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

114 Greentree Drive Same 11/1978 
Forest, VA 24551 04/2008

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690

(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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B7 (Official Form 7) (12/07) - Cont.

### **UNITED STATES BANKRUPTCY COURT** WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690

(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None  $\square$ 

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  $\overline{\mathbf{V}}$ 

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  $\square$ 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None  $\square$ 

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  $\square$ 

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\overline{\mathbf{A}}$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or  $\square$ holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None  $\overline{\mathbf{A}}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690

(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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### **UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA** LYNCHBURG DIVISION

In re: Robert Wayne Brooks Case No. 09-61690 (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answeattachments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any
Date 05/05/2009	Signature	/s/ Robert Wayne Brooks
	of Debtor	Robert Wayne Brooks
Date	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B 201 (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

IN RE: Robert Wayne Brooks

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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B 201 (12/08)

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

IN RE: Robert Wayne Brooks

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, <u>David Cox for Cox Law Group, PLLC</u>, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

#### /s/ David Cox for Cox Law Group, PLLC

David Cox for Cox Law Group, PLLC, Attorney for Debtor(s)

Bar No.: 38670 Cox Law Group, PLLC 900 Lakeside Drive Lynchburg, VA 24501-3602 Phone: (434) 845-2600

Fax: (434) 845-260

E-Mail: ecf@coxlawgroup.com

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

Page 3

IN RE: Robert Wayne Brooks

# **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Robert Wayne Brooks	X /s/ Robert Wayne Brooks	05/05/2009
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known) 09-61690	Signature of Joint Debtor (if any)	Date

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# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF VIRGINIA LYNCHBURG DIVISION

IN RE: Robert Wayne Brooks CASE NO 09-61690

CHAPTER 13

		0	THE TEXT
	DISCLOSURE O	F COMPENSATION OF ATTORN	NEY FOR DEBTOR
1.	that compensation paid to me within o	ed. Bankr. P. 2016(b), I certify that I am the a ne year before the filing of the petition in ban on behalf of the debtor(s) in contemplation of	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to a	ccept:	\$2,844.00
	Prior to the filing of this statement I ha	ve received:	\$344.00
	Balance Due:		\$2,500.00
2.	The source of the compensation paid	to me was:	
	☑ Debtor	Other (specify)	
3.	The source of compensation to be pa	id to me is:	
	☐ Debtor ☑	Other (specify)  To be paid by the Chapter 13 Trustee. Se	e Exhibit A
4.	I have not agreed to share the abassociates of my law firm.	ove-disclosed compensation with any other p	erson unless they are members and
		-disclosed compensation with another person of the agreement, together with a list of the i	
5.	a. Analysis of the debtor's financial sibankruptcy;	I have agreed to render legal service for all astuation, and rendering advice to the debtor in n, schedules, statements of affairs and plan	determining whether to file a petition in
		meeting of creditors and confirmation hearing	
6.	By agreement with the debtor(s), the a	above-disclosed fee does not include the follo	wing services:
		CERTIFICATION	
	I certify that the foregoing is a comprehentation of the debtor(s) in this	plete statement of any agreement or arranger bankruptcy proceeding.	ment for payment to me for
	05/05/2009	/s/ David Cox for Cox Law Gr	oup PLIC

# 

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**B22C (Official Form 22C) (Chapter 13) (01/08)** 

In re: Robert Wayne Brooks

Case Number: **09-61690** 

According to the calculations required by this statement:				
According to the calculations required by this statement.				
☐ The applicable commitment period is 3 years.				
☑ Disposable income is determined under § 1325(b)(3).				
☐ Disposable income is not determined under § 1325(b)(3).				
(Check the bayes as directed in Lines 17 and 22 of this statement)				

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. RE	PORT OF INC	OME		
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. ☑ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
1		gures must reflect average monthly income receive ng the six calendar months prior to filing the bankru			Column A	Column B
	mont	e month before the filing. If the amount of monthly ths, you must divide the six-month total by six, and opriate line.			Debtor's Income	Spouse's Income
2	Gros	ss wages, salary, tips, bonuses, overtime, com	missions.		\$8,622.50	\$2,970.50
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on					
	a.	Gross receipts	\$0.00	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00		
	C.	Business income	Subtract Line b	from Line a	\$0.00	\$0.00
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.  Do not include any part of of the operating expenses entered on Line b as a deduction in Part IV.  a. Gross receipts \$0.00 \$0.00					
	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00		
	c.	Rent and other real property income	Subtract Line b	from Line a	\$0.00	\$0.00
5	Inter	est, dividends, and royalties.		•	\$0.00	\$0.00
6		sion and retirement income.			\$0.00	\$0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.  \$0.00\$					\$0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	ber	employment compensation claimed to be a nefit under the Social Security Act	Debtor <b>\$0.00</b>	Spouse <b>\$0.00</b>	\$0.00	\$0.00
9	humanity, or as a victim of international or domestic terrorism.					
	a.	Mayes Engineering, Inc		\$96.00		
	b.				\$0.00	\$96.00

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10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).				
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.  \$11,6				
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P	ERIOD			
12	Enter the amount from Line 11.		\$11,689.00		
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you calculation of the commitment period under § 1325(b)(4) does not require inclusion of the incompose, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT pair regular basis for the household expenses of you or your dependents and specify, in the lines basis for excluding this income (such as payment of the spouse's tax liability or the spouse's spersons other than the debtor or the debtor's dependents) and the amount of income devoted purpose. If necessary, list additional adjustments on a separate page. If the conditions for enadjustment do not apply, enter zero.	ome of your d on a below, the support of d to each			
	a. Wife's Debt Payments	\$600.00			
	b. Wife's Flex Plan	\$198.00			
	c. withholding	\$603.00			
	Total and enter on Line 13.		\$1,401.00		
14	Subtract Line 13 from Line 12 and enter the result.		\$10,288.00		
5	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.				
	Applicable median family income. Enter the median family income for applicable state and size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the				
	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's househol Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.	e bankruptcy d size:2  pplicable commitme	ent period is		
	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's household Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The is 5 years" at the top of page 1 of this statement and continue with this statement.	e bankruptcy d size: 2  pplicable commitme he applicable comm	ent period is		
	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's househol Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amou	e bankruptcy d size: 2  pplicable commitme he applicable comm	ent period is		
17	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's household Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "The amount on Line 15 is not less than the amount on Line 16. Check the box for "The is 5 years" at the top of page 1 of this statement and continue with this statement.	e bankruptcy d size: 2  pplicable commitme he applicable comm	ent period is nitment period		
17	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence:	pplicable commitme the applicable comm  SABLE INCOM ine 19 the total chold scluding the rsons other ose. If	ent period is nitment period		
17	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's househol Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "T is 5 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO Enter the amount from Line 11.  Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on L of any income listed in Line 10, Column B that was NOT paid on a regular basis for the house expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excolumn B income (such as payment of the spouse's tax liability or the spouse's support of pe than the debtor or the debtor's dependents) and the amount of income devoted to each purponecessary, list additional adjustments on a separate page. If the conditions for entering this as	pplicable commitme the applicable comm  SABLE INCOM ine 19 the total chold scluding the rsons other ose. If	ent period is nitment period		
17	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence: Virginia b. Enter debtor's househol Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The a 3 years" at the top of page 1 of this statement and continue with this statement.  The amount on Line 15 is not less than the amount on Line 16. Check the box for "T is 5 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO Enter the amount from Line 11.  Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on L of any income listed in Line 10, Column B that was NOT paid on a regular basis for the house expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for expenses of the debtor or the debtor's dependents and the amount of income devoted to each purponecessary, list additional adjustments on a separate page. If the conditions for entering this add not apply, enter zero.	pplicable commitme the applicable comm  SABLE INCOM  ine 19 the total chold scluding the rsons other ose. If adjustment	nitment period		
17	size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of th court.)  a. Enter debtor's state of residence:	pplicable commitme the applicable comm  SABLE INCOM  ine 19 the total chold scluding the rsons other ose. If idjustment  \$600.00	ent period is nitment period		

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20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.		
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.		
22	Applicable median family income. Enter the amount from Line 16.		
23	<ul> <li>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</li> <li>✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is d under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</li> <li>☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement COMPLETE PARTS IV, V, OR VI.</li> </ul>	nt. e is not	

		Part IV. C	ALCULATION	OF [	DEDUCTIONS	S FROM INC	ОМЕ	
		Subpart A: Deduc	tions under Sta	ndar	ds of the Inter	nal Revenue	Service (IRS)	
24A	misc Expe	onal Standards: food, apparel ellaneous. Enter in Line 24A nses for the applicable householerk of the bankruptcy court.)	the "Total" amount	from	IRS National Sta	andards for Allo	wable Living	\$985.00
24B	Out-of for O www. your hous same hous amou	onal Standards: health care. of-Pocket Health Care for perso ut-of-Pocket Health Care for per usdoj.gov/ust/ or from the clerk household who are under 65 ye ehold who are 65 years of age as the number stated in Line 1 ehold members under 65, and unt for household members 65 a n a total health care amount, ar	ns under 65 years of a of the bankruptcy ears of age and entor older. (The total 6b.) Multiply Line enter the result in Land older, and entor older, and entorester the test of the total and older, and entorester the test of the test o	of ago age of court. ter in I numl a1 by Line c	e, and in Line a2 rolder. (This info) Enter in Line b Line b2 the number of household Line b1 to obtain Multiply Line a result in Line c2	the IRS Nation ormation is avail of the number of ber of members Il members mus in a total amoun a2 by Line b2 to	al Standards lable at of members of of your t be the t for obtain a total	
	Но	usehold members under 65 ye	ears of age	Но	usehold memb	ers 65 years of	age or older	
	a1.	Allowance per member	\$60.00	a2.	Allowance pe	r member	\$144.00	
	b1.	Number of members	2	b2.	Number of m	embers		
	c1.	Subtotal	\$120.00	c2.	Subtotal		\$0.00	\$120.00
25A	and l	Il Standards: housing and util Jtilities Standards; non-mortgaç nation is available at www.usdo	ge expenses for the	e appl	icable county an	d household siz	_	\$368.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.							
	a. b.	IRS Housing and Utilities Stan  Average Monthly Payment for			-		\$878.00	
	0.	any, as stated in Line 47	any debis secured	г Бу ус	our nome, ii		\$1,238.18	
	C.	Net mortgage/rental expense				Subtract Line	b from Line a.	\$0.00
26	and 2 Utiliti	Il Standards: housing and util 25B does not accurately compu es Standards, enter any additio our contention in the space belo	te the allowance to nal amount to whic	whicl	h you are entitled	d under the IRS	Housing and	

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	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.			
27A	A Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.			
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$402.00		
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$0.00		
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1 ☑ 2 or more Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
	a. IRS Transportation Standards, Ownership Costs \$489.00			
	b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 \$0.00			
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$489.00		
29	Local Standards: transportation ownership/lease expense; Vehicle 2.  Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.			
	a. IRS Transportation Standards, Ownership Costs \$489.00			
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$0.00			
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$489.00		
	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all			
30	federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self- employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.			
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.	\$47.00		
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.	\$1,000.00		

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Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			
35	Other Necessary Expenses: childcare. Enter the total average monthly and childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT IN EDUCATIONAL PAYMENTS.		\$0.00
36	Other Necessary Expenses: health care. Enter the total average monthly on health care that is required for the health and welfare of yourself or your done reimbursed by insurance or paid by a health savings account, and that is in e in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OF ACCOUNTS LISTED IN LINE 39.	ependents, that is not xcess of the amount entered	\$50.00
37	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic home to servicesuch as pagers, call waiting, caller id, special long distance, or internated necessary for your health and welfare or that of your dependents. DO NOT IT PREVIOUSLY DEDUCTED.	elephone and cell phone et serviceto the extent	\$168.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 t	hrough 37.	\$6,014.00
	Subpart B: Additional Living Expense Note: Do not include any expenses that you have		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses in the categories set out in lines a-c below that are reasonably necessouse, or your dependents.		
39	a. Health Insurance	\$640.00	
	b. Disability Insurance	\$0.00	
	c. Health Savings Account	\$50.00	
	Total and enter on Line 39		\$690.00
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your accepted in the space below:	tual total average monthly	
40	Continued contributions to the care of household or family members. Emonthly expenses that you will continue to pay for the reasonable and necess elderly, chronically ill, or disabled member of your household or member of your household or such expenses. DO NOT INCLUDE PAYMENTS LISTED IN	sary care and support of an our immediate family who is	\$0.00
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			\$0.00
Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.			
43	Education expenses for dependent children under 18. Enter the total averactually incur, not to exceed \$137.50 per child, for attendance at a private or secondary school by your dependent children less than 18 years of age. YOU CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND	public elementary or U MUST PROVIDE YOUR 5, AND YOU MUST EXPLAIN	\$0.00

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44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
45	chari in 26	ritable contributions. Enter the a titble contributions in the form of cas U.S.C. § 170(c)(1)-(2). DO NOT NTHLY INCOME.	sh or financial instruments to a ch	aritable organizatio	n as defined	\$0.00
46	Tota	I Additional Expense Deduction	s under § 707(b). Enter the total of	of Lines 39 through	45.	\$690.00
			ubpart C: Deductions for Del			
47	you o Payr the to follow	Tre payments on secured claims.  Down, list the name of the creditor, in the nent, and check whether the paymental of all amounts scheduled as cowing the filing of the bankruptcy case. Enter the total of the Average M	dentify the property securing the dentify the property securing the dent includes taxes or insurance. Intractually due to each Secured se, divided by 60. If necessary, list	lebt, state the Avera The Average Month Creditor in the 60 m	age Monthly nly Payment is nonths	
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	Gemb/finks Jewelers	2 Wedding Rings	\$10.00	□ yes 🗹 no	
	b.	Wife's Mortgage secured by J	Residence	\$1,238.18	✓ yes ☐ no	
	C.			Total: Add	yes no	
				Lines a, b and c		\$1,248.18
48	resid you i in ad amor fored	er payments on secured claims.  Ilence, a motor vehicle, or other promay include in your deduction 1/60 Idition to the payments listed in Linunt would include any sums in defactors. List and total any such amparate page.  Name of Creditor	operty necessary for your support of the of any amount (the "cure amou e 47, in order to maintain possess ault that must be paid in order to a	or the support of yount") that you must psion of the property. void repossession cessary, list addition	our dependents, pay the creditor The cure or	
	a.	Name of Creditor	Froperty Securing the De	bt 1/60ti1 01 ti	le Cure Amount	
	b.					
	C.			T		40.00
				Total: Add	Lines a, b and c	\$0.00
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 33.					\$0.00
Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						
	a.	Projected average monthly chapt	ter 13 plan payment.		\$1,500.00	
50	b. Current multiplier for your district as determined under schedules					
	C.	Average monthly administrative e	expense of chapter 13 case	Total: Multip	oly Lines a and b	\$118.50
51	Tota	l Deductions for Debt Payment.	Enter the total of Lines 47 through	h 50.		\$1,366.68
		Sı	ubpart D: Total Deductions fr	om Income		
52	Tota	l of all deductions from income.	Enter the total of Lines 38, 46 a	nd 51.		\$8,070.68

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		Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(	2)			
53	Tota	al current monthly income. Enter the amount from Line 20.	\$10,288.00			
Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						
Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).						
56	Tota	al of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$8,070.68			
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.    Nature of special circumstances   Amount of expense     a. Net 20% Reduction in Pay after BK filling   \$1,175.00     b.					
	с.					
	Total: Add Lines a, b, and c					
Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.			\$9,589.68			
59	Mon	hthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$698.32			

59	Monthly Disposable income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.			\$698.32
Part VI: ADDITIONAL EXPENSE CLAIMS				
60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			
		Expense Description	Monthly Amount	
	a.			
	b.			
	c.			
		Total: Add Lines a, b, and c		\$0.00
Part VII: VERIFICATION				
61	I declare under penalty of perjury that the information provided in this statement is true and correct.  (If this is a joint case, both debtors must sign.)			
	Date: 05/05/2009 Signature: /s/ Robert Wayne Brooks Robert Wayne Brooks			
		Date: Signature:(Joint Debto	r, if any)	